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PATENT

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Applicant : Edward Hogan  
Serial No. : 09/842,522 Examiner : Karl D. Frech  
Filed : April 25, 2001 Group Art Unit: 2876  
For : FINANCIAL TRANSACTION CARD WITH INSTALLMENT  
FEATURE

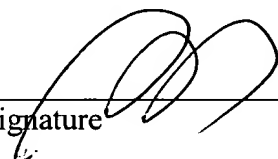
AMENDMENT

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Robert C. Scheinfeld  
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31,300  
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August 8, 2003  
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Commissioner for Patents  
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Sir or Madam:

This paper is submitted in response to the Office Action mailed on May 8, 2003 for  
the above-identified patent application. Please amend the application as follows:

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